

In re:  
Robert M. Young  
Frances Young  
Debtors

Case No. 19-14322-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 07, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert M. Young, Frances Young, 1032 Flanders Road, Philadelphia, PA 19151-3012
14354065	++ BUREAU OF ACCOUNTS CONTROL, 514 BRICK BLVD, SUITE 3, BRICK NJ 08723-6088 address filed with court:, Bureau Of Accounts Control, BAC, PO Box 538, Howell, NJ 07731
14354066	+ City Of Philadelphia, Parking Violations Branch, P.O. Box 56048, Phila., PA 19130-6048
14354069	+ Credit Solutions Corp, 5454 Ruffin Rd Suite 200, San Diego, CA 92123-1313
14354070	+ Delmarva Col, 820 East Main Street, Salisbury, MD 21804-5025
14365272	+ Deutsche Bank National Trust Company, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14354074	#+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
14354075	+ Lakenau Medical Ctr, PO Box 8500-1145, Phila., PA 19178-0001
14354076	+ Lazarus Financial Grou, 2301 N Central Expy Ste, Plano, TX 75075-2535
14354079	Noble Fin, 25331 Interstate Highway West, Ste 101, San Antonio, TX 78257
14354081	+ Phelan, Hallinan & Schmieg, LLP, 1617 JFK Boulevard, Ste 1400, Philadelphia, PA 19103-1814
14365798	+ Specialized Loan Servicing LLC, c/o Kevin G. McDonald, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14354085	+ Title Max of Delaware, 3401 Kirkwood Highway, Wilmington, DE 19808-6133

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 08 2024 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14354086	Email/Text: megan.harper@phila.gov	Feb 08 2024 00:15:00	WATER REVENUE BUREAU, City of Philadelphia Law Dept, 1515 Arch Street, 15th flr, Philadelphia, PA 19102
14417931	Email/Text: megan.harper@phila.gov	Feb 08 2024 00:15:00	Water Revenue Bureau, Pamela Elchert Thurmond, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14354067	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 08 2024 00:15:00	Convergent Outsourcing, Inc, PO Box 9004, Renton, WA 98057-9004
14354068	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 08 2024 00:15:00	Credit Collections Svc, PO Box 773, Needham, MA 02494-0918
14354073	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 08 2024 00:15:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
14387107	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 08 2024 00:15:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO

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14814743	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 08 2024 00:15:00	80111-4720 Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
14374645	Email/Text: operationsclerk@easypayfinance.com	Feb 08 2024 00:15:00	Duvera Financial dba EasyPay Finance, PO BOX 2549, CARLSBAD, CA 92018
14354071	Email/Text: operationsclerk@easypayfinance.com	Feb 08 2024 00:15:00	Easypay Finance, PO Box 2549, Carlsbad, CA 92018
14371769	Email/Text: ECMCBKNotices@ecmc.org	Feb 08 2024 00:15:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14354072	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 08 2024 00:24:42	First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
14354077	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 00:24:12	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
14359354	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 00:24:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14354078	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2024 00:15:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14354080	+ Email/PDF: cbp@omf.com	Feb 08 2024 00:24:13	Onemain Financial/Citifinancial, 6801 Colwell Blvd, NTSB-2320, Irving, TX 75039-3198
14354083	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2024 00:24:12	Portfolio Recovery, PO box 41067, Norfolk, VA 23541
14638416	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2024 00:24:25	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14366731	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14354082	+ Email/Text: bankruptcy1@pffcu.org	Feb 08 2024 00:15:00	Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
14368740	+ Email/Text: bankruptcy1@pffcu.org	Feb 08 2024 00:15:00	Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, PA 19020-2022
14376584	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 08 2024 00:15:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14354084	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 08 2024 00:15:00	SLS, 8742 Lucent Blvd, Ste 300, Highlands Ranch, CO 80129-2386
14374816	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 08 2024 00:15:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
14396620	+ Email/Text: BankruptcyNotices@titlemax.com	Feb 08 2024 00:15:00	TitleMax of Delaware, INC, 15 Bull Street, Suite 200, Savannah, GA 31401-2686
14384577	+ Email/PDF: ebn_ais@aisinfo.com	Feb 08 2024 00:24:12	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14354087	+ Email/Text: megan.harper@phila.gov	Feb 08 2024 00:15:00	Water Revenue Bureau, 1401 JFK Blvd, Philadelphia, PA 19102-1663

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

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14359630

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INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA  
19101-7346, address filed with court:, IRS/ Special Procedures, P.O. Box 21125, Philadelphia, PA 19114

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2024 at the address(es) listed below:**

Name	Email Address
JOHN L. MCCLAIN	on behalf of Debtor Robert M. Young aaamccclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
JOHN L. MCCLAIN	on behalf of Joint Debtor Frances Young aaamccclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Specialized Loan Servicing LLC, as Servicing Agent for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4 kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com
KEVIN G. MCDONALD	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4 bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4 bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Robert M. Young and Frances Young  
Debtor(s)

Case No: 19-14322-pmm  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/7/24